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Plate      Auto Glass      Mirrors      Glass For Every Use

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February 17, 2011

Good Afternoon, Mr. Chairman and members of the Committee.

My name is Joseph Negro. I own the National Glass & Mirror Company, located in Stratford, Connecticut, a business I took over from my father in 1990.

Since that time, our access to insurance-covered auto glass replacement work has been eroded progressively by the "steering" of auto glass work by insurance companies and the Third Party Administrators (TPAs) such as Safelite, which manage their claims and also install auto glass. National Glass can no longer call in claims for our customers; our customers must file their own claims through a TPA – who is our competitor – and, if we get the job, we must bill it through that TPA.

It seems that "steering" has become institutionalized between insurers and their TPAs.

My shop is a member of a TPA, LYNX Services – that is not an auto glass installation company. Through LYNX, independent shops such as mine at least have the opportunity to obtain insurance work from Allstate and State Farm. Auto glass shops within the LYNX network compete with one another by offering more competitive pricing. The rates that competing shops must offer Allstate and State Farm are definitely more competitive (lower) than the rates we are paid by the TPA/Safelite-administered companies. The LYNX system for independent shops is similar to "direct repair" programs in the auto body industry, from which a body shop can opt in or opt out.

When a friend or neighbor asks me to replace glass in his or her car and to bill their insurance company that I know uses a TPA such as Safelite, I have to give them strict instructions, -that they must insist on using my shop; otherwise, when they call to make a glass claim, they are talking to my competition. This is difficult to explain.

I urge your support for Proposed Bill #5283. I believe it is good for Connecticut's insurance consumers and good for Connecticut's small businesses.

Thank you.

Joseph Negro, President  
National Glass & Mirror Company, Inc.  
Stratford, CT

NATIONAL GLASS & MIRROR CO., INC.  
1430 BARNUM AVE.  
STRATFORD, CT 06614

Customer Copy

PH:(203) 378-6705 FAX:(203) 381-9510

GLZ.0000424-ag1  
Fed Tax ID: 06-0852339

Cust State Tax ID:  
Cust Fed Tax ID:

Quote: Qngl001139

Date: 2/16/2011  
Time: 04:56 PM

Bill To: Cash

Sold To: Cash

EXAMPLE

EXAMPLE

### Insurance Proof Of Loss

Insurance Company: ALLSTATE INS.[LYNX]  
Claim #:   
Verified:   
Loss Date:   
Cause:   
Location:

Insurance Phone: (800) 626-4527  
Policy:   
Name: EXAMPLE  
Effective Date:   
Agent:   
Agent Name:

Expires:   
Phone:   
Deductible:

### Vehicle Information

Make: Ford  
Odometer:

Model/Style: Econoline Van  
VIN:

Year: 2008  
License:

Qty	Part Number	Description	List	Disc%	Sell	Total
1	DW01624GBYNCOM	Windshield-(Solar Controlled)	\$254.20	65	\$88.97	\$88.97
1	35H	35 Per NAGS Hour (2.6 Hours)	\$91.00	0	\$91.00	\$91.00
1	HAH000004	Adhesive-(2.0,Urethane,Dam,Primer)	\$22.00	0	\$22.00	\$22.00

Thank You for your patronage  
(0 hrs) (Not Completed) (Mobile)

**THIS IS NOT A RECEIPT -- DO NOT PAY**

Sub Total: \$201.97  
Tax: \$12.12

NET 30

Total: \$214.09

NATIONAL GLASS & MIRROR CO., INC.  
1430 BARNUM AVE.  
STRATFORD, CT 06614

Customer Copy

PH:(203) 378-6705 FAX:(203) 381-9510

GLZ.0000424-ag1  
Fed Tax ID: 06-0852339

Cust State Tax ID:  
Cust Fed Tax ID:

Quote: Qngl001140

Date: 2/16/2011  
Time: 04:56 PM

Bill To: Cash

Sold To: Cash

EXAMPLE

EXAMPLE

### Insurance Proof Of Loss

Insurance Company: NATIONWIDE INS.

Insurance Phone : (800) 421-3535

Claim # :

Policy :

Verified :

Name : EXAMPLE

Loss Date :

Effective Date :

Expires :

Cause :

Agent :

Phone :

Location :

Agent Name :

Deductible :

### Vehicle Information

Make : Ford

Model/Style : Econoline Van

Year : 2008

Odometer :

VIN :

License :

Qty	Part Number	Description	List	Disc%	Sell	Total
1	DW01624GBYNCOM	Windshield-(Solar Controlled)	\$254.20	43	\$144.89	\$144.89
1	40H	40 Per NAGS Hour (2.6 Hours)	\$104.00	0	\$104.00	\$104.00
1	HAH000004	Adhesive-(2.0,Urethane,Dam,Primer)	\$30.00	0	\$30.00	\$30.00

Thank You for your patronage  
(0 hrs) (Not Completed) (Mobile)

**THIS IS NOT A RECEIPT -- DO NOT PAY**

Sub Total: \$278.89  
Tax : \$16.73

NET 30

Total: \$295.62